

CITY UNION BANK LTD - ADMINISTRATIVE OFFICE - KUMBAKONAM			
INTEREST RATES ON VARIOUS LOANS LINKED WITH REPO RATE EBLR - Effective rate of interest @ 9.70% p.a. (Current RBI Repo Rate : 6.50%)			
PART : A: FIXED RATE OF INTEREST			
			REVISED ROI(%) 9.70 % with effect from 11.03.2024
S.No.	Size of the Limit / Loan		
1	D R I ADVANCES		
2	ADVANCES AGAINST DEPOSITS		
	ADVANCE AGAINST DEPOSITS		
a)	Advances against Deposits for Agri purposes (both against own and third party deposits)		1% over the rate of interest on deposits
b)	Advances against (own) Deposits with a minimum margin of 20% (Other than agri purpose) (For LAD/ODAD a/cs. of less than Rs. 25 lakh)		2% over the rate of interest on deposits
c)	Advances against (own) Deposits with a minimum margin of 20% (Other than agri purpose) (For LAD/ODAD a/cs. of above than Rs. 25 lakh)		1% over the rate of interest on deposits
d)	Loans and Advances against Non-Resident Deposits		
		Quantum	ROI for Loans p.a.
(i)	NRE Deposits	Upto 75%	Dep Rate + 1%
		Upto 90%	Dep Rate + 2%
(ii)	FCNR (B) Deposits - In Foreign Currency	Upto 75%	Dep Rate + 1%
		Upto 90%	Dep Rate + 2%
(iii)	NRO Deposits	Upto 80%	ROI as applicable to domestic deposits
3	STAFF LOANS		
	Scheme Particulars		REVISED ROI (% p.a)
a)	Staff Housing Loan – for all staff (Compound interest)		3.50
b)	Staff OD – Compound Interest		One year FD Rate for General Customer + 2%
c)	Vehicle loan- Two wheeler – under scheme (Simple interest)		5.00
d)	Vehicle loan – Four wheeler- under scheme (Simple interest)		7.00
e)	Consumer loan – under scheme (Simple interest)		6.25
f)	Computer loan - (Simple interest)		3.50
g)	Education Loan for Sons/Daughters of Staff members		One year FD Rate for General Customer + 2%
h)	Staff – Clean Loan (Compound interest)		13.50
i)	Secured Loans – other than Scheme (compound interest)		13.25
j)	Staff Jewel loan scheme		1.00% above the 1 year deposit rate

4		Part B :Jewel loans (Non Agri) & Sovereign gold bonds - Linked to EBLR	
		EBLR RATE	REVISED ROI (% p.a)
Scheme Particulars			9.70%(p.a)
a)	Jewel Loans – (Non Agri)		9.70%(EBLR)
b)	Super NAJL		9.95%(EBLR+0.25%)
d)	INSTA DIGI NON AGRI JL		10.20%(EBLR+0.50%)
e)	SIX MONTHS GOLD LOAN		11.20%(EBLR+1.50%)
f)	Swarna OD/ Loan(3,6,12)		10.70%(EBLR+1.00%)
g)	CUB SONA		15.95%(EBLR+6.25%)
(h)	CUB SONA - Pawn Brokers		12.70%(EBLR+3.00%)
(i)	Loan/ OD against Sovereign Gold Bond		10.70%(EBLR+1.00%)
PART C : As per RBI guidelines all Personal loan, Retail loans(Education loan/ Housing loans etc) and Advances to Micro, Small and Medium Enterprises are linked to EBLR ((linked to Repo Rate of RBI)			
5		Rate of Interest for Personal or Retail loans under Schematic loans CUB	
S.No.	Name of the Product/ Size of the limit		REVISED ROI (% p.a)
1	CUB Consumer Loan		
	• Below 3 years	EBLR + 4.75	14.35
	• Above 3 years	EBLR + 5.25	14.95
2	CUB Eazy Ride		
	• Below 3 years	EBLR + 4.75	14.45
	• Above 3 years	EBLR + 5.25	14.95
3	CUB Yoha Vahana		
	• Below 3 years	EBLR + 4.75	14.45
	• Above 3 years and upto 4 years	EBLR + 5.00	14.70
	• Above 4 years and upto 5 years	EBLR + 5.25	14.95
4	CUB Dharani (Special)		
	• Above Rs.50,000 & Upto Rs.20 lakh	EBLR + 7.25	16.95

6	Home loans(Under Floating rates)		
a	Affordable Housing loan (Upto Rs.30.00 lakh)	Min	Max
	Bureau Score >800	8.25(EBLR- 1.45)	8.50(EBLR-1.20)
	700-800	8.50(EBLR-1.20)	9.00(EBLR-0.70)
	100-200	9.00(EBLR-0.70)	9.50(EBLR-0.20)
b	Prime Home loan(>Rs.30.00 lakh –Rs.75.00 lakh)	Min	Max
	Bureau Score >800	8.50(EBLR-1.20)	9.00(EBLR-0.70)
	700-800	8.75(EBLR-0.95)	9.50(EBLR-0.20)
	100-200	9.25(EBLR-0.45)	10.00(EBLR+0.30)
c	Premium Home loan (>Rs.75.00 lakh –Rs. 7.50 Cr)	Min	Max
	Bureau Score >800	8.75(EBLR-0.95)	9.50(EBLR-0.20)
	700-800	9.00(EBLR-0.70)	10.00(EBLR+0.30)
	100-200	9.50(EBLR-0.20)	10.50(EBLR+0.80)
6	Home loans (Under Fixed rates rates) - ABOVE 36 MONTHS		
a	Affordable Housing loan (Upto Rs.30.00 lakh)	Max	
	Bureau Score >800	8.35	
	700-800	8.85	
	100-200	9.35	
b	Prime Home loan(>Rs.30.00 lakh –Rs.75.00 lakh)	Max	
	Bureau Score >800	8.85	
	700-800	9.35	
	100-200	9.85	
c	Premium Home loan (>Rs.75.00 lakh –Rs. 7.50 Cr)		
	Bureau Score >800	9.35	
	700-800	9.85	
	100-200	10.35	
7	Loan Against Property (Personal)		
	Bureau Score >800	11.00%(EBLR+1.30)	
	700-800	11.75%(EBLR+2.05)	
	100-200	12.00%(EBLR+2.30)	
8	CUB Vidhyavani (Meritorius) /Management - Education loans	Max-16.35(EBLR+6.65)	

PART D : Rate of Interest sanctioned to Micro ,Small and Medium Enterprises (MSMEs)			
S.No.	Product/ Range of advance	REVISED ROI (% p.a)	
1	Rate of Interest on Collateral free loans for Micro , Small and Medium Enterprises under CGFT scheme (For Collateral Free Loans)		
	• Upto and inclusive of Rs. 5.00 lakh	EBLR+ 5.25	14.95
	• above Rs. 5.00 lakh and upto Rs. 20 lakh	EBLR+ 5.25	14.95
	• above Rs. 20.00 lakh and upto Rs. 50 lakh	EBLR+ 5.25	14.95
	• above Rs. 50.00 lakh and upto Rs. 100 lakh	EBLR + 6.25	15.95
2	Rate of Interest on Micro Enterprises upto Rs. 25.00 lakh[which are not covered under CGTMSE scheme and where we have collateral]		
	For Micro manufacturing & Micro services – not covered under CGFT scheme [For loans upto	EBLR + 6.50	16.20
	PMMY – Shishu	EBLR + 4.75	14.45
	PMMY – Kishore	EBLR + 5.00	14.70
	PMMY - Tarun	EBLR + 5.25	14.95
3	Loan Against Property (Business)	EBLR + 4.25	13.95
	Special Loan Scheme to RTOs.		
1	For advances secured by New Vehicles		
a	Without any collateral	EBLR + 5.75	15.45
b	Collateraly secured by minimum 50%	EBLR + 5.25	14.95

PART E :Interest rates on Rupee Export credit			
Categories of Export Credit			
A	Pre-shipment credit		
	• upto 270 days	EBLR + 6.25	15.95
	• Against incentives receivable from Govt. Covered by ECGC Guarantee upto 90 days	EBLR + 6.25	15.95
B	Post-shipment credit		
	a) On demand bills for transit period as specified by FEDAI	EBLR + 6.25	15.95
	b) Usance bills (for total period comprising usance period of export bills, transit period as specified by FEDAI and grace period, wherever applicable)		
	• upto 180 days	EBLR + 6.25	15.95
	• upto 365 days for exporters under the Gold Card Scheme	EBLR + 6.25	15.95
	c) Against incentives receivable from Government covered by ECGC guarantee upto 90 days	EBLR + 5.25	14.95
	d) Against un drawn balance upto 90 days	EBLR + 5.25	14.95
	e) Against retention money (for supplies portion only) payable within one year from date of shipment - upto 90 days	EBLR + 5.25	14.85
	f) Export credit not otherwise specified (ECNOS)		
	i) For overdue bills upto 180 days	EBLR + 6.25	15.95
DISCOUNTING OF BILLS			
A	Discounting of Bills against L/Cs of other banks		
	• below 90 days	EBLR + 3.50	13.20
	• 90 days & upto 180 days	EBLR + 4.00	13.70
	• 180 days & above	EBLR + 4.50	14.20
Loans and Advances against Non-Resident Deposits			
	FCNR (B) Deposits -In Indian Rupees	Upto 75%	EBLR + 1.50%
		Upto 90%	EBLR + 1.75%